

**Information to identify the case:**

Debtor 1 **ELENOR BELTRAN**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3385**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **18-27214**

12/15

## Order of Discharge

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

ELENOR BELTRAN

December 26, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 ELENOR BELTRAN  
 Debtor

Case No. 18-27214-JSB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db  
 27114265 +ELENOR BELTRAN, 5820 OAKWOOD DRIVE #5H, Lisle, IL 60532-2954  
 27114266 +ARS Dept #110840, PO BOX 1259, Oaks, PA 19456-1259  
 27114267 +ATG Credit LLC, PO BOX 14895, Chicago, IL 60614-8542  
 27114268 +ATG Credit LLC, DEPT 467, PO BOX 4115, Concord, CA 94524-4115  
 27114269 +ATG DEPT 467, PO BOX 4115, Concord, CA 94524-4115  
 27114270 Best Egg, PO Box 3999, Saint Joseph, MO 64503-0999  
 27114271 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666  
 27114279 +CITI, PO BOX 790040, Saint Louis, MO 63179-0040  
 27114284 +CVS/Specialty, PO BOX 99778, Chicago, IL 60696-7578  
 27114280 +Citibank/Shell Oil, Citicorp Srvs/ Centralized BK, Po Box 790040,  
 St Louis, MO 63179-0040  
 27114282 +City of Chicago, Dept of Finance, PO BOX 8236, Chicago, IL 60680-8211  
 27114283 +Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505  
 27114285 +DuPage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0159  
 27114291 +FOUR LAKES CONDOMINIUM ASSOCIATIONS, c/o EPI MANAGEMENT, 14032 S. Kostner Ave, Suite M,  
 IL 60418-2286  
 27114288 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 27114289 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 27114290 Foot and Ankle Wellness Center, ATTN #15013R, PO BOX 14000, Belfast, ME 04915-4033  
 27114292 +Keay & Costello, 128 S. County Farm Rd, Suite D, Wheaton, IL 60187-2400  
 27114293 Marianjoy Medical Group, PO BOX 83166, Chicago, IL 60691-0166  
 27114294 +Naperville Radiologists, 801 S Washington St, Naperville, IL 60540-7430  
 27114295 +National Payment Services, Mail Code OHL-1272, PO Box 182223, Columbus, OH 43218-2223  
 27114296 +One Advantage LLC, 1232 W State Rd 2, La Porte, IN 46350-5469  
 27114297 +One Advantage, LLC, PO BOX 23920, Belleville, IL 62223-0920  
 27114298 +Phillips & Cohen Associates, Ltd., Mail Stop: 979, 1002 Justison St,  
 Wilmington, DE 19801-5148  
 27114300 +Radius Global Solutions LLC, PO BOX 390846, Minneapolis, MN 55439-0846  
 27114304 +SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
 27114301 +Scheck & Siress Prosthetics, ATTN-LINDA, 1S376 Summit Ave - Court E,  
 Oakbrook Terrace, IL 60181-3985  
 27114302 +Shapiro & Kreisman, 2121 Waukegan Road, suite 301, Bannockburn, IL 60015-1831  
 27114303 Sprint, PO BOX 629023, El Dorado Hills, CA 95762-9023  
 27114305 +United Collection Bureau, Inc., 5620 Southwyck Blvd - Suite 206, Toledo, OH 43614-1501  
 27114306 +United Recovery Service, LLC, 18525 Torrence Ave Suite C-6, Lansing, IL 60438-2891  
 27114307 Village Eyecare, 1243 S Wabash Ave, Chicago, IL 60605-2473  
 27253415 +Wells Fargo Bank, N.A., c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department,  
 1 N. Dearborn Suite 1200, Chicago, IL 60602-4337  
 27114309 Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e,  
 Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QBPHELM.COM Dec 27 2018 05:03:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C.,  
 3400 West Lawrence, Chicago, IL 60625-5104  
 27114264 E-mail/Text: bankruptcy@alliantcreditunion.com Dec 26 2018 23:56:47 Alliant Credit Union,  
 PO BOX 66945, 11545 W Touhy Ave, Chicago, IL 60666-0945  
 27114266 EDI: ARSN.COM Dec 27 2018 05:03:00 ARS National Services Inc, PO BOX 469046,  
 Escondido, CA 92046-9046  
 27130176 +EDI: AISACG.COM Dec 27 2018 05:03:00 BMW Bank of North America,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 27114272 EDI: BMW.COM Dec 27 2018 05:03:00 BMW Financial Services, Attn: Bankruptcy Department,  
 Po Box 3608, Dublin, OH 43016  
 27114273 EDI: BMW.COM Dec 27 2018 05:03:00 Bmw Financial Services, 5515 Parkcenter Cir,  
 Dublin, OH 43017  
 27114275 EDI: CAPITALONE.COM Dec 27 2018 05:03:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 27114274 +EDI: CAPITALONE.COM Dec 27 2018 05:03:00 Capital One, Attn: Gen Corr/Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 27114276 +EDI: CHASE.COM Dec 27 2018 05:03:00 Chase Bank, Mail Code OHL-1272,  
 340 S Cleveland Ave., Bldg. 370, Westerville, OH 43081-8917  
 27114277 +EDI: CHASE.COM Dec 27 2018 05:03:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 27114278 +EDI: CHASE.COM Dec 27 2018 05:03:00 Chase Card Services, Po Box 15298,  
 Wilmington, DE 19850-5298  
 27114281 +EDI: CITICORP.COM Dec 27 2018 05:03:00 Citibank/Shell Oil, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 27114286 E-mail/Text: bankruptcy@edward.org Dec 26 2018 23:56:47 Edward Hospital, PO BOX 4207,  
 Carol Stream, IL 60197-4207  
 27114287 +E-mail/Text: bankruptcy@edward.org Dec 26 2018 23:56:48 Edward Hospital,  
 Patient Accounts Dept, 801 S Washington St, Naperville, IL 60540-7430  
 27114299 EDI: PRA.COM Dec 27 2018 05:03:00 Portfolio Recovery Associates, LLC, PO BOX 12914,  
 Norfolk, VA 23541  
 27114308 +EDI: WFFC.COM Dec 27 2018 05:03:00 Wells Fargo Home Mor, 8480 Stagecoach Cir,  
 Frederick, MD 21701-4747

District/off: 0752-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Dec 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2018 at the address(es) listed below:

Brenda Porter Helms, ESQ   brenda.helms@albanybank.com,   bhelms@ecf.epiqsystems.com  
Dana N O'Brien   on behalf of Creditor   WELLS FARGO BANK, N.A.   dana.obrien@mccalla.com,  
NDistrict@mccalla.com  
Patrick S Layng   USTPRegion11.ES.ECF@usdoj.gov  
Richard L Hirsh   on behalf of Debtor 1 ELENOR   BELTRAN   richala@sbcglobal.net,  
rlhpc2@sbcglobal.net  
Toni Townsend   on behalf of Creditor   WELLS FARGO BANK, N.A.   toni.townsend@mccalla.com,  
northerndistrict@mccalla.com

TOTAL: 5